

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☒ Lien Avoidance

Last Revised September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:17-bk-31259**

Judge _____

Kuhn, Richard & Kuhn, Lorraine M.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☐ Modified/Notice Required

Date: **June 25, 2020**

☒ Motions Included

☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **MCC**

Initial Debtor: **RK**

Initial Co-Debtor: **LMK**

Part 1: Payment and Length of Plan

- a. The debtor has paid **\$11,654.28** to date and then shall pay \$ **421.00** per month to the Chapter 13 Trustee, starting on 7/1/2020 for approximately 8 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Gillman, Bruton & Capone, LLC	Administrative Expense	2,130.00**plus additional fees awarded of \$4,529.11

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [X]NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
None				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Capital One	738 Croy Rd, Brick, NJ 08724-1102	1,245.00	265,501.00	265,501.00	0.00	0.00%	0.00

Jefferson Capital	738 Croy Rd, Brick, NJ 08724-1102	1,414.00	265,501.00	265,501.00	0.00	0.00%	0.00
Michaelson Foreign Car Parts	738 Croy Rd, Brick, NJ 08724-1102 & 2005 GMC Envoy & Furniture & TV and computer & Clothing & PNC - Checking account	101,430.71	276,825.76	269,258.59	7,567.17	0.00%	0.00
Midland Funding	738 Croy Rd, Brick, NJ 08724-1102	3,194.00	265,501.00	265,501.00	0.00	0.00%	0.00
Midland Funding	738 Croy Rd, Brick, NJ 08724-1102	1,399.00	265,501.00	265,501.00	0.00	0.00%	0.00
Ocean Medical Center	738 Croy Rd, Brick, NJ 08724-1102	2,198.00	265,501.00	265,501.00	0.00	0.00%	0.00
Southern Ocean Medical Center	738 Croy Rd, Brick, NJ 08724-1102	2,198.00	265,501.00	265,501.00	0.00	0.00%	0.00
Target Card Services	738 Croy Rd, Brick, NJ 08724-1102	5,503.00	265,501.00	265,501.00	0.00	0.00%	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:
Specialized Loan Servicing/SIs

g. Secured Claims to Be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Credit Acceptance	2005 GMC Envoy	3,757.59

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases [X] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Capital One	738 Croy Rd, Brick, NJ 08724-1102	Judgment	1,245.00	265,501.00	10,000.00	400,000.00	1,245.00
Jefferson Capital	738 Croy Rd, Brick, NJ 08724-1102	Judgment	1,414.00	265,501.00	10,000.00	400,000.00	1,414.00
Michaelson Foreign Car Parts	738 Croy Rd, Brick, NJ 08724-1102	Judgment	101,430.71	265,501.00	10,000.00	400,000.00	101,430.71
Midland Funding	738 Croy Rd, Brick, NJ 08724-1102	Judgment	3,194.00	265,501.00	10,000.00	400,000.00	3,194.00
Midland Funding	738 Croy Rd, Brick, NJ 08724-1102	Judgment	1,399.00	265,501.00	10,000.00	400,000.00	1,399.00
Ocean Medical Center	738 Croy Rd, Brick, NJ 08724-1102	Judgment	2,198.00	265,501.00	10,000.00	400,000.00	2,198.00
Southern Ocean Medical Center	738 Croy Rd, Brick, NJ 08724-1102	Judgment	2,198.00	265,501.00	10,000.00	400,000.00	2,198.00
Target Card Services	738 Croy Rd, Brick, NJ 08724-1102	Judgment	5,503.00	265,501.00	10,000.00	400,000.00	5,503.00

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/20/2017

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
To pay Specialized Loan Servicing outside the Plan, as the Debtors obtained a loan modification.	Removed language regarding Loan modification and changed treatment of Specialized Loan Servicing as current payments to be made outside plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **June 29, 2020**

/s/ Richard Kuhn

Debtor

Date: **June 29, 2020**

/s/ Lorraine Kuhn

Joint Debtor

Date: **June 29, 2020**

/s/ Marc C. Capone

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 10

United States Bankruptcy Court
District of New JerseyIn re:
Richard Kuhn
Lorraine M. Kuhn
DebtorsCase No. 17-31259-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 64

Date Rcvd: Jul 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2020.

db/jdb
lm
cr
517131589
517131590
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517131600
517131604
517131606
517131607
517131608
517131609
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517131621
517131622
517131624
517131625
517327972
517131627
517131628
517131629
517131631
517131632
517131633
517131634
517131637
517131636
517168600
517131638
517202888

Richard Kuhn, Lorraine M. Kuhn, 738 Croy Rd, Brick, NJ 08724-1102
+Specialized Loan Servicing, LLC, 8742 Lucent Blv., St.. 300,
Highlands Ranch, CO 80129-2386
+Specialized Loan Servicing, LLC, as servicer for T, P.O. Box 340514, Tampa, FL 33694-0514
Apex, 2501 Oregon Pike, Lancaster, PA 17601-4890
Ars/Account Resolution Specialist, PO Box 459079, Sunrise, FL 33345-9079
Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
Brick Dental Associates, 1683 Route 88 Ste B, Brick, NJ 08724-3072
Bricktown Medical Group, 34 Lanes Mill Rd, Brick, NJ 08724-7056
Brielle Orthopedics, 457 Jack Martin Blvd, Brick, NJ 08724-7776
+Celentano, Stadtmauer & Walentowicz, 1035 US Highway 46, Clifton, NJ 07013-7481
Diversified Adjustment Swervices, Inc, DASI-Bankruptcy, 60 Coon Rapids Blvd NW,
Coon Rapids, MN 55448-5809
Doctors Office of Bric, 686 Route 70, Brick, NJ 08723-4026
Doctors Office of Bric, 484 Temple Hill Rd Ste 104, New Windsor, NY 12553-5529
Doctors Office of Brick, PO Box 870, Newburgh, NY 12551-0870
Donna L. Thompson, Esq., PO Box 679, Allenwood, NJ 08720-0679
Dr. John Young, Jr., 940 Cedar Bridge Ave Ste 101, Brick, NJ 08723-4170
FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184
+Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
Jose Suatengco, 9 Mule Rd, Toms River, NJ 08755-5043
Keystone Orthopaedic, c/o NAHGA Claims, PO Box 189, Bridgton, ME 04009-0189
Lewis Wetstein, M.C., 143 South St, Freehold, NJ 07728-2043
Meridian Health, PO Box 9319, Trenton, NJ 08650-1319
+Michaelson Foreign Car Parts, c/o DL Thompson Law, PC, PO Box 679,
Allenwood, NJ 08720-0679
Michaelson Foreign Car Parts, 56 Causeway St, South River, NJ 08882-1304
+Midland Funding, 227 W Strade St Ste 1610, Charlotte, NC 28202-1676
Minuteclinic Diagnostic, PO Box 14099, Belfast, ME 04915-4034
Najib Alturk, MD, 508 Lakehurst Rd Ste 2B, Toms River, NJ 08755-8000
Ocean Medical Center, c/o Celentano, Stadtmauer & Walentowicz,,
1035 Route 46 E, P.O. Box 2594, Clifton, NJ 07015-2594
Pluese, Becker & Saltzman, 2000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4303
Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
Southern Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292
+Specialized Loan Servicing, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005,
Littleton, CO 80163-6005
St. Joseph Medical Center, 1643 Lewis Ave Ste 203, Billings, MT 59102-4151
TFC Credit Corporation, PO Box 579, San Ramon, CA 94583-0579
Target Card Services, PO Box 673, Minneapolis, MN 55440-0673
+The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
Trans-Continental, PO Box 5055, White Plains, NY 10602-5055
U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 00:32:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 07 2020 00:32:45 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517331344
E-mail/PDF: resurgentbknofications@resurgent.com Jul 07 2020 00:37:25
Ashley Funding Services, LLC its successors and, assigns as assignee of Reimbursement,
Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517131591
E-mail/Text: ebn@rwjbh.org Jul 07 2020 00:33:15 Barnabas Health, PO Box 903,
Oceanport, NJ 07757-0903
517131597
E-mail/Text: bnc-capio@quantum3group.com Jul 07 2020 00:32:43 Capio Partners,
2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
517131598
E-mail/Text: bnc-capio@quantum3group.com Jul 07 2020 00:32:43 Capio Partners LLC,
Attn: Bankruptcy, PO Box 3498, Sherman, TX 75091-3498
517131599
E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:37:51 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285
517131601
E-mail/Text: ebnnotifications@creditacceptance.com Jul 07 2020 00:31:43 Credit Acceptance,
PO Box 513, Southfield, MI 48037-0513
517131602
E-mail/Text: ebnnotifications@creditacceptance.com Jul 07 2020 00:31:42 Credit Acceptance,
25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
517131603
E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 07 2020 00:33:29
Credit Collections Services, Attention: Bankruptcy, 725 Canton St,
Norwood, MA 02062-2679

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 64

Date Rcvd: Jul 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517131605 E-mail/Text: bankruptcynotices@dcicollect.com Jul 07 2020 00:33:17 Diversified Consultant,
DCI, PO Box 551268, Jacksonville, FL 32255-1268
517131612 +E-mail/Text: bkynotice@harvardcollect.com Jul 07 2020 00:33:43 Harvard Collection,
Attn: Bankruptcy, 4839 N Elston Ave, Chicago, IL 60630-2589
517131614 E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 07 2020 00:32:58 Jefferson Capital,
PO Box 23051, Columbus, GA 31902-3051
517131615 E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 07 2020 00:32:59 Jefferson Capital Systems, LLC,
16 McLeland Rd, Saint Cloud, MN 56303-2198
517131619 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Jul 07 2020 00:33:23 Meridian Health,
PO Box 417140, Boston, MA 02241-7140
517131623 E-mail/Text: bankruptcydpt@mcmcg.com Jul 07 2020 00:32:44 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
517131626 E-mail/Text: OMCbankruptcy@hackensackmeridian.org Jul 07 2020 00:33:23 Ocean Medical Center,
PO Box 417140, Boston, MA 02241-7140
517324465 E-mail/Text: bnc-quantum@quantum3group.com Jul 07 2020 00:32:36
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517324456 E-mail/Text: bnc-quantum@quantum3group.com Jul 07 2020 00:32:37
Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517131630 E-mail/Text: bankruptcy@savit.com Jul 07 2020 00:33:32 Savit Coll, PO Box 250,
East Brunswick, NJ 08816-0250
517133709 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:38:21 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517131635 E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:37:02 Synchrony Bank/Lowes,
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517131639 E-mail/Text: collect@williamsalexander.com Jul 07 2020 00:32:11 Waassociates, PO Box 2148,
Wayne, NJ 07474-2148
517131640 E-mail/Text: collect@williamsalexander.com Jul 07 2020 00:32:12
Williams, Alexander & Associates, PO Box 2148, Wayne, NJ 07474-2148

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517131596 ##Buckley Madole, PC, 99 Wood Ave S Ste 803, Iselin, NJ 08830-2713
517131613 ##Hematology Oncology Associates, 368 Lakehurst Rd Ste 201, Toms River, NJ 08755-7339
TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Loss Mitigation Specialized Loan Servicing, LLC
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
2007-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC, as servicer for The
Bank of New York Mellon bk@stewartlegalgroup.com
Marc C Capone on behalf of Joint Debtor Lorraine M. Kuhn ecf@gbclawgroup.com,
mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclaw
roup.com;jgillman@ecf.courtdrive.com
Marc C Capone on behalf of Debtor Richard Kuhn ecf@gbclawgroup.com,
mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclaw
roup.com;jgillman@ecf.courtdrive.com

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 64

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
2007-4 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9